

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL P DORSEY  
NANCY J DORSEY  
Debtor(s)

Case No. 09-32555

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2009.
- 2) The plan was confirmed on 11/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/01/2010.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,785.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,785.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,514.51
Court Costs	\$0.00
Trustee Expenses & Compensation	\$311.63
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,826.14**

Attorney fees paid and disclosed by debtor: \$1,985.49

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED WASTE SERVICES	Unsecured	116.86	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	3,860.08	3,860.08	3,860.08	0.00	0.00
APPLIED BANK	Unsecured	4,429.45	4,429.45	4,429.45	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	120.00	120.47	120.47	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	166.60	166.60	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	304.00	304.56	304.56	0.00	0.00
AT&T	Unsecured	1,380.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	673.00	661.28	661.28	0.00	0.00
CALVARY PORTFOLIO SERVICES	Unsecured	NA	8,470.39	8,470.39	0.00	0.00
CALVERT EDUCATIONAL SERVICES	Unsecured	544.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,628.00	1,679.07	1,679.07	0.00	0.00
CAPITAL ONE BANK	Unsecured	7,456.00	7,711.52	7,711.52	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	595.75	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	NA	1,540.41	1,540.41	0.00	0.00
CITY OF HENDERSON UTILITIES	Unsecured	252.00	NA	NA	0.00	0.00
COMCAST	Unsecured	477.90	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	524.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	414.96	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	890.17	1,067.36	1,067.36	0.00	0.00
COX COMMUNICATIONS	Unsecured	342.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	246.00	NA	NA	0.00	0.00
DRIVETIME	Unsecured	8,143.00	NA	NA	0.00	0.00
DT CREDIT CORP	Unsecured	2,897.00	NA	NA	0.00	0.00
DUPAGE DENTAL CARE	Unsecured	83.00	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	100.00	NA	NA	0.00	0.00
EDENS GARDEN APARTMENTS	Unsecured	1,800.00	NA	NA	0.00	0.00
FIRST HORIZON HOME LOAN CORP	Secured	16,198.00	16,197.36	16,197.36	3,958.86	0.00
FIRST HORIZON HOME LOAN CORP	Secured	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT CORP	Unsecured	9,648.00	14,341.95	14,341.95	0.00	0.00
FREMONT MEDICAL CENTERS	Unsecured	333.00	NA	NA	0.00	0.00
GRANT COOPER	Priority	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IL DEPT OF HEALTHCARE & FAMILY	Unsecured	1,211.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	13.38	13.38	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	586.00	402.07	402.07	0.00	0.00
JAMES & ALICE MORGAN	Unsecured	8,400.00	NA	NA	0.00	0.00
JAMES GABROY	Unsecured	315.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	12,145.00	10,084.97	10,084.97	0.00	0.00
KISHWAUKEE MEDICAL ASSOC	Unsecured	25.00	NA	NA	0.00	0.00
KLEIN STODDARD ET AL	Unsecured	2,189.00	2,188.50	2,188.50	0.00	0.00
LOYOLA UNIV MEDICAL CENTER	Unsecured	365.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	6,122.00	6,122.16	6,122.16	0.00	0.00
MONTEGO BAY	Unsecured	3,508.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	311.93	NA	NA	0.00	0.00
REPUBLIC SERVICES	Unsecured	36.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	1,306.00	1,306.83	1,306.83	0.00	0.00
RRCA ACCOUNTS MANAGEMENT	Unsecured	358.00	236.86	236.86	0.00	0.00
SILVER STATE SCHOOLS CREDIT UN	Unsecured	405.00	305.29	305.29	0.00	0.00
SILVER STATE SCHOOLS CU	Unsecured	332.00	NA	NA	0.00	0.00
ST ROSE DOMINICAN HOSPITAL	Unsecured	5,506.00	NA	NA	0.00	0.00
STEVEN A JIISM DDS	Unsecured	139.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	500.00	NA	NA	0.00	0.00
THE CASH STORE	Unsecured	2,100.00	NA	NA	0.00	0.00
US BANK	Unsecured	1,200.00	549.99	549.99	0.00	0.00
VERIZON WIRELESS	Unsecured	250.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,001.00	NA	NA	0.00	0.00
WASTE MANAGEMENT RESIDENTIAL	Unsecured	36.57	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	12,622.00	15,720.00	15,720.00	0.00	0.00
WINFIELD FAMILY DENTISTRY	Unsecured	577.03	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$16,197.36	\$3,958.86	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,197.36</b>	<b>\$3,958.86</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$402.07	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$402.07</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,881.12</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,826.14</u>
Disbursements to Creditors	<u>\$3,958.86</u>

**TOTAL DISBURSEMENTS :** **\$5,785.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/13/2010

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.